



AK/ 3623  
JW

**PATENT**  
01929-P0001E SPM/TMO

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicants	James J. Turk, <i>et al.</i>	
Serial No. 09/340,566	Confirmation No. 4066	Filing Date: June 28, 1999
Title of Application	Electronic Cash Eliminating Payment Risk	
Group Art Unit: 3623	Examiner: Jeanty, Romain	

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

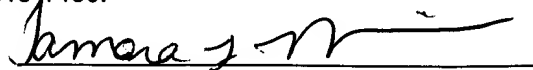
**RESPONSE TO OFFICIAL ACTION**

Dear Sir:

This is a response to the outstanding Final Office Action mailed May 6, 2005. Please enter this Response to Official Action in the above-referenced application. Applicant believes that the entry of this Response is proper as it places the application in condition for allowance and makes no substantive amendments to the Claims. Applicant believes that no fee is due in connection with the filing of this Response. However, if any fee is due please charge Deposit Account No. 19-4516.

Certificate of Mailing: I hereby certify that this correspondence is today being deposited with the U.S. Postal Service as first class mail in an envelope addressed to: Mail Stop Amendment; Commissioner for Patents; P.O. Box 1450; Alexandria, VA 22313-1450.

July 6, 2005

  
Tamara L. Millikan